

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Tammy T. Warren  
Debtor

Case No. 16-14047-aih  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-1

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 41

Date Rcvd: Jul 27, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2016.

db +Tammy T. Warren, 840 E. 236th Street, Euclid, OH 44123-2518  
24428167 ARS, Account Resolution Services, Division of HRRG, LLC, PO Box 459079, Sunrise, FL 33345-9079  
24428165 +Ad Astra Recovery Services, Inc., 8918 W 21st St N, Suite 200 Mailbox 303, Wichita, KS 67205-1885  
24428168 City of East Cleveland, Automated Traffic Control Violation, PO Box 22091, Tempe, AZ 85285-2091  
24428169 +City of Euclid, Department of Taxation, 585 E. 222nd Street, Euclid, OH 44123-3321  
24428170 Cleveland Clinic, PO Box 89410, Cleveland, OH 44101-6410  
24428172 Cleveland Public Power, PO Box 94560, Cleveland, OH 44101-4560  
24428174 +Craig W. Relman Co., L.P.A., 23811 Chagrin Blvd., Suite 160, Beachwood, OH 44122-5525  
24428175 +Daniel Mieras, dba Mardok LLC, 32818 Walker Rd., Suite 295, Avon Lake, OH 44012-1473  
24428178 +DriveTime Credit Co aka Bridgecrest, 4020 East Indian School Road, Phoenix, AZ 85018-5220  
24428179 Emergency Professional Services Inc, Akron Billing Center, 3585 Ridge Park Dr., Akron, OH 44333-8203  
24428180 FMS Investment Corp., PO Box 1423, Elk Grove Village, IL 60009-1423  
24428181 HRRG, PO Box 459080, Sunrise, FL 33345-9080  
24428182 Municipal Services Bureau, PO Box 16755, Austin, TX 78761-6755  
24428183 +Navient/Dept. of Education, Attn: Claims Dept., PO Box 9400, Wilkes Barre, PA 18773-9400  
24428185 +North Pointe, 26151 Lake Shore Blvd., Euclid, OH 44132-1176  
24428186 +Northcoast Financial Services, 24110 Lorain Road, North Olmsted, OH 44070-2116  
24428188 PGAC of Ohio, PO Box 305076, Nashville, TN 37230-5076  
24428189 +Redrock Financial Inc., 24110 Lorain Rd., North Olmsted, OH 44070-2116  
24428197 UH Case Medical Center, Dept. 781988, Detroit, MI 48278-1988  
24428198 +Univ Hosp Lab Svc Foundation, P.O. Box 901967, Cleveland, OH 44190-1967  
24428199 +University Hospitals Medical Group, PO Box 14000, Belfast, ME 04915-4033

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: cjvlaw@prodigy.net Jul 27 2016 22:16:56 Charles J. Van Ness,  
6181 Mayfield Road, Suite 104, Mayfield Heights, OH 44124  
tr EDI: QDOSIMON.COM Jul 27 2016 22:03:00 David O Simon, 55 Public Square, Suite 2100,  
Cleveland, OH 44113-1902  
ust +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Jul 27 2016 22:17:50 Cynthia J. Thayer,  
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234  
24428164 +EDI: ACECASHXPRESS.COM Jul 27 2016 22:03:00 ACE Cash Express, Inc., 1231 Greenway Drive,  
Suite 700, Irving, TX 75038-2556  
24428166 +Fax: 864-336-7400 Jul 27 2016 22:39:07 Advance America, 22678 Shore Center Drive,  
Euclid, OH 44123-1614  
24428193 EDI: AISTMBL.COM Jul 27 2016 22:03:00 T-Mobile, Bankruptcy Department, PO Box 53410,  
Bellevue, WA 98015-3410  
24428194 E-mail/Text: bankruptcy@firstenergycorp.com Jul 27 2016 22:19:11 The Illuminating Company,  
6896 Miller Road, Brecksville, OH 44141  
24428171 E-mail/Text: mahonb@clevelandmunicipalcourt.org Jul 27 2016 22:19:28  
Cleveland Municipal Court, 1200 Ontario Street 2nd Floor, Cleveland, OH 44113-1669  
24428173 +EDI: CONVERGENT.COM Jul 27 2016 22:03:00 Convergent Outsourcing, Inc.,  
10750 Hammerly Blvd #200, Houston, TX 77043-2317  
24428176 EDI: DIRECTV.COM Jul 27 2016 22:03:00 DirectTV, PO Box 6414, Carol Stream, IL 60197-6414  
24428177 +E-mail/Text: ohiobankruptcy@dom.com Jul 27 2016 22:20:26 Dominion East Ohio Gas,  
Attn: Bankruptcy, PO Box 5759, Cleveland, OH 44101-0759  
24428184 +E-mail/Text: electronicbkydocs@nelnet.net Jul 27 2016 22:19:16 Nelnet, PO Box 82505,  
Lincoln, NE 68501-2505  
24428187 E-mail/Text: Bankruptcy.notices@tax.state.oh.us Jul 27 2016 22:20:19  
Ohio Department of Taxation, xxx-xx-5306), Attn: Bankruptcy Division, PO Box 530,  
Columbus, OH 43216-0530  
24428190 +E-mail/Text: bk@revenuegroup.com Jul 27 2016 22:20:15 Revenue Group,  
4780 Hinckley Industrial Parkway, Suite 200, Cleveland, OH 44109-6003  
24428191 +EDI: DRIV.COM Jul 27 2016 22:03:00 Santander Consumer USA, PO Box 961245,  
Fort Worth, TX 76161-0244  
24428192 +E-mail/Text: bankruptcy@speedyinc.com Jul 27 2016 22:17:35 Speedy Cash, PO Box 780408,  
Wichita, KS 67278-0408  
24428195 E-mail/Text: dl-ral-collectionshelpdesk2@twcable.com Jul 27 2016 22:19:56  
Time Warner Cable - Northeast, PO Box 0901, Carol Stream, IL 60132-0901  
24428196 EDI: USBANKARS.COM Jul 27 2016 22:03:00 U.S. Bank, N.A., PO Box 5227, CN-OH-W15,  
Cincinnati, OH 45202-5527  
24428200 +EDI: WFFC.COM Jul 27 2016 22:03:00 Wells Fargo Dealer Services, PO Box 3569,  
Rancho Cucamonga, CA 91729-3569

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2016 at the address(es) listed below:

Charles J. Van Ness on behalf of Debtor Tammy T. Warren cjvlaw@prodigy.net  
David O Simon david@simonlpa.com, dosimon@ecf.epiqsystems.com

TOTAL: 2

**Information to identify the case:**

Debtor 1 **Tammy T. Warren**  
First Name Middle Name Last Name  
Debtor 2 (Spouse, if filing) \_\_\_\_\_  
First Name Middle Name Last Name  
United States Bankruptcy Court **Northern District of Ohio**  
Case number: **16-14047-aih**

Social Security number or ITIN **xxx-xx-5306**  
EIN   
Social Security number or ITIN   
EIN   
Date case filed for chapter **7 7/25/16**

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Tammy T. Warren	
<b>2. All other names used in the last 8 years</b>	aka Tammy T. Warren-Derrick	
<b>3. Address</b>	840 E. 236th Street Euclid, OH 44123	
<b>4. Debtor's attorney</b> Name and address	Charles J. Van Ness 6181 Mayfield Road Suite 104 Mayfield Heights, OH 44124	Contact phone 440-461-4433 Email: <a href="mailto:civilaw@prodigy.net">civilaw@prodigy.net</a>
<b>5. Bankruptcy trustee</b> Name and address	David O Simon 55 Public Square Suite 2100 Cleveland, OH 44113-1902	Contact phone (216) 621-6201 Email: <a href="mailto:david@simonlpa.com">david@simonlpa.com</a>

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	United States Bankruptcy Court Howard M. Metzenbaum U.S. Courthouse 201 Superior Avenue Cleveland, OH 44114-1235	Hours open 9:00 AM – 4:00 PM  Contact phone 216-615-4300  Date: 7/27/16
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> , <a href="http://www.ohbn.uscourts.gov">www.ohbn.uscourts.gov</a> .		
<b>7. Meeting of creditors</b>	<b>September 1, 2016 at 10:30 AM</b>	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>341 Meeting, H.M.M. US Courthouse, 201 Superior Ave, 6th Floor, Cleveland, OH 44114</b>
		<b>*** Valid photo identification required ***</b> <b>*** Proof of Social Security Number required ***</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 10/31/16</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	